Sandra Cooks All Other Names used by the Debtor in the last 6 years All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): Soc. Sec./Tax I.D. No. (if more than one, state all): Soc. Sec./Tax I.D. No. (if more than one, state all): 336-40-2684 Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code); 9735 S. Jeffery Chicago, IL 60617 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): 1993-2003 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only Location of Principal Assets of Business Debtor (if different from street address above); Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Type of Debtor (Check all boxes that apply) Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check on box) Individual(s) Railroad M Chapter 7 Corporation Stockbroker LI Chapter 11 Chapter 13 Partnership Commodity Broker Chapter 12 Chapter 9 Clearing Bank Sec. 304 - Case ancillary to foreign proceeding Other Nature of Debts (Check one box) Filing Fee (Check one box) Consumer/Non-Business Business Full Filing Fee attached Filing Fee to be paid in installments (applicable to individuals only) Chapter 11 Small Business (Check all boxes that apply) Must attach signed application for the court's consideration Debtor is a small business as defined in 11 U.S.C. § 101 certifying that the debtor is unable to pay fee except in installments. Debtor is and elects to be considered a small business under Rule 1006(b). See Official Form No. 3. 11 U.S.C. § 1121(e) (Optional) THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information (Estimates only) Debtor estimates that funds will be available for distribution to unsecured creditors. NORTHERN DISTRICT OF ILLINOIS Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. 16-49 50-99 I00-199 200-999 1000-over Estimated Number of Creditors Y П Estimated Assets

\$1,000,001 to \$10,000,001 to \$50,000,001 to

\$50 million

\$1,000,001 to \$10,000,001 to \$50,000,001 to

\$50 million

\$100 million

\$100 million

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\$100 million

More than

\$100 million

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United States Bankruptcy Court

Northern District of Illinois

Document Page 1 of 25

Doc 1

Name of Debtor (if individual, enter Last, First, Middle):

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Name of Joint Debtor (Spouse) (Last, First, Middle):

Desc Main

Voluntary Petition

Estimated Debts **\$**0 to

\$0 to

\$50,000

\$50,000

V

\$50.00) to

\$100,000

П

\$50,001 to

\$100,000

\$100.001 to

\$500,000

\$100,001 to

\$500,000

\$500,001 to

\$1 million

\$500,001 to

\$1 million

\$10 million

Still million.

Signature of Authorized Individual

Title of Authorized Individual

Printed Name of Authorized Individual

Case 08-19710 (Official Form 1) (12/02)

Voluntary Petition

Doc 1

(This page must be completed and filed in every case)

Filed 07/30/08

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Signature of Bankruptcy Petition Preparer

A bankruptcy petition preparer's failure to comply with the provisions

of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110, 18 U.S.C. § 156.

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Name of Debtor(s):

Sandra Cooks

Desc Main

FORM B1, Page 2

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

	Northern	District of	Illinois	
In re SANDRY	4 L.	Confis	Case No.	
Debtor(s)				(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a dredit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) - Cont.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
☐5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: Janha Janes Date: 7-30-08
Date: 7-30-08

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Document Page 5 of 25 United States Bankruptcy Court **Northern District of Illinois**

IN RE:	Case No.
Sandra Cooks	Chapter 7
Debtor(s)	The same of the sa

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED			
NAME OF SCHEDULE	ATTACHED (YES:NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	Yes	1	0.00			
B - Personal Property	Yes	2	1,800.00			
C - Property Claimed as Exempt	Yes	1				
D - Creditors Holding Secured Claims	Yes	1		0.00		
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00		
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		14,330.03		
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebtors	Yes	1				
I - Current Income of Individual Debtor(s)	Yes	1			1,864.48	
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,808.00	
Total Number of Sheets	in Schedules	11				
		Total Assets	1,800.00			
		,	Total Liabilities	14,330.03		

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IN RE Sandra Cooks

Document

Case No.

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

	ТОТА			

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	1			
DESCRIPTION AND LOCATION OF PROPERTY None	NATURE OF DEBTOR'S INTEREST IN PROPERTY	C N	INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	MATERY OF DYNDORS	Н	CURRENT MARKET VALUE OF DEBTOR'S	. Move To on another

(Report also on Summary of Schedules)

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Case No.

IN RE Sandra Cooks

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number. and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C. Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased, If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

	TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	C N H	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	X		1	
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Furnishing		1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Furnishing		300.00
6.	Wearing apparel.		Clothing		500.00
7.	Furs and jewelry.	Х			
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13.	Interests in partnerships or joint ventures. Itemize.	x			
	Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
15.	Accounts receivable.	Х			
	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
					2

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Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

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	not already listed. Itemize.				
	Other personal property of any kind	х			
1	Farm supplies, chemicals, and feed.	Х			
31.	Farming equipment and implements.	х			
30.	Crops - growing or harvested, Give particulars.	X			
I	Animals.	X			
1	Inventory.	X			
	supplies used in business.				
27.	Machinery, fixtures, equipment, and	x			
26.	Office equipment, furnishings, and supplies.	Х			
ŀ	Aircraft and accessories.	X	-		
24.	Boats, motors, and accessories.	X			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.				
	general intangibles. Give particulars.	X			
	intellectual property. Give particulars. Licenses, franchises, and other	x			
21.	estimated value of each. Patents, copyrights, and other	x			
	refunds, counterclaims of the debtor, and rights to setoff claims. Give				
20.	Other contingent and unliquidated claims of every nature, including tax	X			
	interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
19.	Schedule of Real Property. Contingent and noncontingent	х			
	estates, and rights or powers exercisable for the benefit of the debtor other than those listed in				
18.	Equitable or future interest, life	х			232301 (10)
	TYPE OF PROPERTY	0 2 8	DEBCGITTON AND EXCENTION OF PROPERTY	C I	INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		N		Н	VALUE OF DEBTOR'S

TOTAL _____ 1,800.00

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Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check	one	hom

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Furnishing	735 ILCS 5 §12-1001(b)	1,000.00	1,000.00
Furnishing	735 ILCS 5 §12-1001(a)	300.00	300.00
Clothing	735 I'.CS 5 §12-1001(a)	500.00	500.00
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IN RE Sandra Cooks

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Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account cumber, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H","W","J", or "C", respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

							
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE		H W J C	DATE CLAIM WAS INCURRED NATURE OF LIEN AND DESCRIPTION AND MARKET VALUE OF	C O N T I	UNLIQUI	D I S P	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
		C	PROPERTY SUBJECT TO LIEN	N G E N T	D A T E D	U T E D	UNSECURED PORTION, II
Account No.							
			Value \$				
Account No.				İ		-	
			Value \$				
Account No.				 			

			Value \$				
Account No.			Table 3				
			Value \$				
Account No.	+		value 5		\dashv		
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		l	Value \$		ubto	tal	
O Continuation Sheets attached			(Total o	f this	pag	ge)	
			(Complete only on last sheet of Schedule D) T 1	ОТА	ΛŢ.	i
							Summary of Schedules)

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Debtor(s)

Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H","W","J", or "C", respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "C ntingent", If the claim is unliquidated, place an "X" in the column labeled "Unliquidated".

is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the Total of all claims listed on this Schedule E in the box labeled "Total"

on th	he last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
	PES OF PRIORITY CLAIMS neck the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)
	Wages, salaries, and commissions Wages, salaries, and commissions including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
	Deposits by individuals Claims of individuals up to a maximum of \$2.100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)
	Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
	Taxes and Other Certain Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	O Continuation Sheets attached

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Case No.

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H, J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No. 06 M1 203354 Ford Motor Credit Company LLC C/O Bowman, Heintz, Boscia & Vician 8605 Broadway Merrillville, IN 46410			Car				13,030.03
Account No. 5-5000-4212-0820			Gas Bill				10,000.00
People Gas Co. Chicago, IL 60687-0001							1,300.00
Account No.							
Account No.							11 30 30 30 30 30 30 30 30 30 30 30 30 30
Account No.							
• Continuation Sheets attached	<u> </u>		(Total o		ubte s pa		14,330.03
			(Complete only on last sheet of Schedule F) T (OT/	AL	14,330.03 Summary of Schedules)

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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete addresses of all other parties to each lease or contract described.

Debtor(s)

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Debtor(s)

___ Case No. ___

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status	Debtor's Marital Status DEPEN				********
Single	NAMES		AGE	RELATIONSHIP	
EMPLOYMENT:	DEBTOR			SPOUSE	
Occupation Name of Employer How long employed Address of Employer	Data Entry City Of Chicago 6 Yrs. 121 N. LASalle Chicago,IL 60602			310032	
Current Monthly gr	of average monthly income) oss wages, salary, and commissions (pro rata if n	ot paid monthly)	\$	DEBTOR 2,944.00 \$	
Estimated monthly	overtime		\$	\$	***************************************
SUBTOTAL			\$	2,944.00 \$	
b. Insurance c. Union dues	DEDUCTIONS and Social Security	110 to 110 to 100 to	\$ \$ \$	876.26 \$ \$ 55.26 \$ 148.00 \$	
SURTOTAL OF I	PAYROLL DEDUCTIONS			1,079.52 \$	
	NTHLY TAKE HOME PAY		\$	***************************************	
Income from real p Interest and divider Alimony, maintena or that of dependen Social Security or o	ids note or support payments payable to the debtor for its listed above ther government assistance	r the debtor's use	\$ \$ \$	\$	
			\$ \$	\$\$ \$	
Pension or retireme Other monthly inco (Specify)			\$	\$	
(Specify)			\$\$	5 \$	
TOTAL MONTH	Y INCOME		\$	1 864 48 \$	

TOTAL COMBINED MONTHLY INCOME \$ ______1,864.48 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

IN RE Sandra Cooks Case No. Debtor(s) SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. Linear Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." Rent or home mortgage payment (include lot rented for mobile home) \$ 875.00 Are real estate taxes included? Yes No 🗸 Is property insurance included? Yes No 🗸 225.00 Utilities: Electricity and heating fuel Water and sewer Telephone \$ 133.00 Other ______ \$ _____ Home maintenance (repairs and upkeep) Food 250.00 Clothing Laundry and dry cleaning 30.00 Medical and dental expenses 40.00 Transportation (not including car payments) 75.00 Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's 100.00 Life Health Auto Other Taxes (not deducted from wages or included in home mortgage payments) (Specify) \$ \$ Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan) Auto Other Alimony, maintenance, and support paid to others Payments for support of additional dependents not living at your home Regular expenses from operation of business, profession, or farm (attach detailed statement) Other \$ TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) 1,808.00 (FOR CHAPTER 12 AND 13 DEBTORS ONLY) Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval. A. Total projected monthly income B. Total projected monthly expenses \$.____ C. Excess income (A minus B) \$

(interval)

D. Total amount to be paid into plan each

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Case No.

IN RE Sandra Cooks

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Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury	that I have read the forego	oing summary a	and schedules, co		12 sheets, and that
they are true and correct to the bes	st of my knowledge, infor	mation, and be	lief.	(Total shown o	on summary page plus 1)
•	1			α	
Date: July 30, 2008	Signature: La	ls	(C)	6	
Date. July 30, 2000	Sandr	a Cooks			Debior
Date:	Signature:	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
					(Joint Debtor, if any)
				[If joint case	e, both spouses must sign.]
CERTIFICATION AND SIGN	ATURE OF NON-ATTO	ORNEY BANK	RUPTCY PETI	TION PREPAREF	R (See 11 U.S.C. § 110)
I certify that I am a bankruptcy pet I have provided the debtor with a		in 11 U.S.C. §	110, that I prepa	red this document:	for compensation, and that
•	••				
Printed or Typed Name of Bankruptcy Petition Preparer				Social Security No	
Address					
Names and Social Security number	rs of all other individuals	who prepared	or assisted in pre	eparing this docum	ent:
If more than one person prepared person.	this document, attach add	litional signed	sheets conformi	ng to the appropria	ate Official Form for each
Signature of Bankruptoy Position Preparer				Date	
Albertain was a second	4 1 1111	· · · · · · · · · · · · · · · · · · ·	1.7 .7 .7 .7 .	ID I CD I	T
A bankruptcy petition preparer's fa in fines or imprisonment or both.	11 U.S.C. § 110; 18 U.S.	ovision of title . C. § 156.	l I and the Federi	al Rules of Bankrup	ncy Procedures may result
DECLARATION UND	DER PENALTY OF PER.	JURY ON BEI	HALF OF CORP	ORATION OR PA	ARTNERSHIP
I the		(the precident	or other officer o	or an authorized ea	ant of the companion of a
I, the	the partnership) of the	(the president	or oaler officer (n an aunionzeu ag	ent of the corporation of a
(corporation or partnership) named schedules, consisting of (Total shown on summ	as debtor in this case, described in the same sheets, and that the mary page plus ()	eclare under pe bey are true and	nalty of perjury correct to the be	that I have read the est of my knowledg	e foregoing summary and te, information, and belief.
Date:	Signature:				
**************************************			***************************************		**************************************
		****	······································		re of individual signing on behalf of debtor)
				crimi or type nam	≈ or morvicusi signing on behalf of debtor) –

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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United States Bankruptcy Court

Desc Main

Northern District of Hi	inois
IN RE:	Case No.
Sandra Cooks	Chapter 7
Debtor(s)	
STATEMENT OF FINANCIA	L AFFAIRS
This statement is to be completed by every debtor. Spouses filing a joint petition may a is combined. If the case if filed under chapter 12 or chapter 13, a married debtor must fur is filed, unless the spouses are separated and a joint petition is not filed. An individual farmer, or self-employed professional, should provide the information requested on this spersonal affairs.	nish information for both spouses whether or not a joint petition debtor engaged in business as a sole proprietor, partner, family
Questions 1-18 are to be completed by all debtors. Debtors that are or have been in bull the answer to an applicable question is "None," mark the box labeled "None." If and attach a separate sheet properly identified with the case name, case number (if known in the case name).	additional space is needed for the answer to any question, use
DEFINITIONS	
"In business." A debtor is "in business" for the purpose of this form if the debtor is a c for the purpose of this form if the debtor is or has been, within the six years immediately p an officer, director, managing executive, or owner of 5 percent or more of the voting or e partner, of a partnership, a sole proprietor or self-employed. "Insider." The term "insider" includes but is not limited to: relatives of the debtor; ge which the debtor is an officer, director, or person in control; officers, directors, and any a corporate debtor and their relatives; affiliates of the debtor and insiders of such affilia	preceding the filing of this bankruptcy case, any of the following equity securities of a corporation; a partner, other than a limited eneral partners of the debtor and their relatives; corporations of owner of 5 percent or more of the voting or equity securities of
1. Income from employment or operation of business	
None State the gross amount of income the debtor has received from employment, trade the beginning of this calendar year to the date this case was commenced. State also preceding this calendar year. (A debtor that maintains, or has maintained, financial report fiscal year income. Identify the beginning and ending dates of the debtor's fis separately. (Married debtors filing under chapter 12 or chapter 13 must state incort the spouses are separated and a joint petition is not filed.)	o the gross amounts received during the two years immediately direcords on the basis of a fiscal rather than a calendar year may scal year.) If a joint petition is filed, state income for each spous.
AMOUNT SOURCE (if more than one) 20,608.00 2008	
35,328.00 2007	
34,000.00 2006	
2. Income other than from employment or operation of business	
None State the amount of income received by the debtor c.ber than from employment, the two years immediately preceding the commencement of this case. Give partiseparately. (Married debtors filing under chapter 12 or chapter 13 must state incom the spouses are separated and a joint petition is not filed.)	culars. If a joint petition is filed, state income for each spouse
3. Payments to creditors	
None a. List all payments on loans, installment purchases of goods or services, and other 90 days immediately preceding the commencement of this case. (Married debtors by either or both spouses whether or not a joint petition is filed, unless the spouse	s filing under chapter 12 or chapter 13 must include payments
b. List all payments made within one year immediately preceding the commenc were insiders. (Married debtors filing under chapter 12 or chapter 13 must include p is filed, unless the spouses are separated and a joint petition is not filed.)	ement of this case to or for the benefit of creditors who are or ayments by either or both spouses whether or not a joint petition
4. Suits and administrative proceedings, executions, garnishments and attachments	

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptey case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or

not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

STATEMENT OF FINANCIAL AFFAIRS

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	Case 08-19710 Doc 1 Filed 07/30/08 Entered 07/30/08 15:30:55 Desc Main ———————————————————————————————————		
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		
5. Re	possessions, foreclosures and returns		
None	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		
Ford C/O 8605	DATE OF REPOSSESSION, FORECLOSURE SALE, E AND ADDRESS OF CREDITOR OR SELLER Motor Credit Company LLC Bowman, Heintz, Boscia & Vician Broadway illville, IN 46410		
Ford	Explorer 2000		
6. As	signments and receiverships		
None	a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)		
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		
7. Gi	fts		
None	List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		
8. Lo	sses		
None	List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		
9. Pa	yments related to debt counseling or bankruptcy		
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.		
NAM	E AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF AMOUNT OF MONEY OR DESCRIPTION PAYOR IF OTHER THAN DEBTOR AND VALUE OF PROPERTY		
2			
	ther transfers		
None	List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		

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None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

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If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101. \square

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: July 30, 2008	Signature Sand	La Con	los	
	of Debtor			Sandra Cooks
Date:	Signature of Joint Debtor (if any)			

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

0 continuation pages attached

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Document Page 22 of 25 United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No.				
Sandra Cooks			_ Chapter <u>7</u>		
	Debtor(s)				
	7 INDIVIDUAL DEBTO				
 I have filed a schedule of assets and I intend to do the following with re- 					
a. Property to be Surrendered					
DESCRIPTION OF PROPERTY	t on the the transport of the angle of the state of the angle of the a	CREDITÓR'S NAME	· · · · · · · · · · · · · · · · · · ·	***	and the second transfer contracts and the second second transfer contracts and the second second transfer contracts and the second second transfer contracts and the second transfer contracts and the second transfer contracts and the second transfer contracts and the second transfer contracts and the second transfer contracts and the second transfer contracts and the second transfer contracts and the second transfer contracts and the second transfer contracts and the second transfer contracts and the second transfer contracts and the second transfer contracts and the second transfer contracts and the second transfer contracts and the second transfer contracts and the second transfer contracts and the second transfer contracts and transfer contracts
None					
b. Property to be Retained [Check an	y applicable statement l			PROPERTY	DEBT WILL
b. 1 roperty to be retained pencer an	v appricable statement.		DD CORDERY	WILL BE REDEEMED	BE RE- AFFIRMED
DESCRIPTION OF PROPERTY	CREDITOR'S NAME		PROPERTY IS CLAIMED AS EXEMPT	PURSUANT TO 11 U.S.C § 722	PURSUANT TO 11 U S.C § 524(C)
None	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
1	ρ				
	Calle				
07/30/2008	- 0000	Debtor	F	-4 Dalatan (i	C 15 15 (-)
Date Sandra Cooks		Debior	Joi	int Debtor (if	applicable)
CERTIFICATION AND SIGNATION	HRE OF NON-ATTORNEY	RANKDHOTOV DETT	FION DDEBADED (Co. 1	шиес	£ 110\
CERTIFICATION AND SIGNATION	SILE OF NON-ATTORNET	DANKKOT ICT FETT	HON FREFARER (566)	11 U.S.C.	g 110)
I certify that I am a bankruptcy petition	n nrenarer as defined in 11 H	S.C. 8.110 that I prepar	ed this document for com	manentiar	and that
I have provided the debtor with a copy	of this document	.s.c. g 110, that I prepar	ed this document for con	фенѕацоп	i, and mai
raive provided the debtor with a copy	or this document.				
Printed or Typed Name of Bankruptcy	Petition Preparer		Social Security No.		
Timed of Typed Pains of Building	T CHAIGHT TOPAICT		boena becarry 140.		
Address					
Address					
Names and Social Security numbers of	f all other individuals who pr	epared or assisted in pre	paring this document:		
If more than one person prepared this	document, attach additional	signed sheets conforming	ng to the appropriate Offi	icial Form	for each
person.			2 - we appropriate Offi	Viai i Gilli	TOT CACIL
Signature of Bankruptcy Petition Prepa	arer	to the state is then in according from \$1, \$1, \$7,7	Date	~//\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	
District of Dalamapie, a cutoff I tept	••••		r/ar¢		

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. \S 110; 18 U.S.C. \S 156.

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Joint Debtor, if any

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IN RE:		Case No.
Sandra Cooks		Chapter 7
	Debtor(s)	
	VERIFICATION OF CREDITOR MATRI	X
The above named debtor(s) hereby ve	rify(ies) that the attached matrix listing creditors	is true to the best of my(our) knowledge
Date: July 30, 2008	Signature: Janda Coll	
	Sandra Cooks	Debto
Date:	Signature:	

Case 08-19710 Doc 1

Name of Law Firm

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IIN	NRE: Case No.
Sa	andra Cooks Chapter 7
	Debtor(s)
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR
Į.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
	For fegal services, I have agreed to accept
	Prior to the filing of this statement I have received
	Balance Due
2.	The source of the compensation paid to me was: Debtor Other (specify):
3.	The source of compensation to be paid to me is:
4.	I have not agreed to share the above-disclosed compensat. In with any other person unless they are members and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement together with a list of the names of the people sharing in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; e. [Other provisions as needed]
6.	By agreement with the debtor(s), the above disclosed fee does not include the following services:
	CERTIFICATION
Ιc	certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy
pro	occeding.
	July 30, 2008
	Date Signature of Attorney

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Sandra Cooks 9735 S. Jeffery Chicago, IL 60617

Programme and the second of th

Ford Motor Credit Company LLC C/O Bowman, Heintz, Boscia & Vician 8605 Broadway Merrillville, IN 46410

People Gas Co. Chicago, IL 60687-0001